

**CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

Debtor: Lucretia Howard SSN: XXX-XX-4795 CASE NO. 15-01427
 Joint Debtor: N/A SSN: XXX-XX-____ Median Income: Above **X** Below
 Address: 535 Roger St.
Brookhaven, MS 39601

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured and priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 months, not to be less than 36 months for below-median income debtor(s), or less than 60 months for above-median income debtors(s).

(A) Debtor shall pay \$ 1,012.00 per month to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an order directing payment shall be issued to:

Debtor because debtor receives Social Security

PRIORITY CREDITORS.

Filed claims which are not disallowed are to be paid in full or as ordered by the Court as follows:

| | | |
|-------------------------------|--------------------|---------------------------|
| Internal Revenue Service: | \$ <u>2,511.65</u> | at \$ <u>41.86</u> /month |
| Mississippi Dept. of Revenue: | \$ _____ | at \$ _____/month |
| Other/_____: | \$ _____ | at \$ _____/month |

DOMESTIC SUPPORT OBLIGATION. DUE TO:n/a

POST-PETITION OBLIGATION: In the amount of \$ _____ per month beginning _____, To be paid _____direct, _____through payroll deduction, or _____through the plan.

PRE-PETITION ARREARAGE: In the total amount of \$ _____ through _____ which shall be paid in the amount of \$ _____ per month beginning _____.
 To be paid _____direct, _____through payroll deduction, or _____through the plan.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party-in-interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

Mtg pmts to Nationstar Mortgage Beginning 5/2015 @ \$ 567.00 **X** Plan Direct

Mtg arrears to Nationstar Mortgage Through 4/2015 \$ 3,575.00 @ \$59.58 /mo.

MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:

Creditor: n/a Approx. amt. due: _____ Int. Rate _____
 Property Address: _____ Are related taxes and/or insurance escrowed Yes No

Creditor: _____ Approx. amt. due: _____ Int. Rate _____
 Property Address: _____ Are related taxes and/or insurance escrowed Yes No

Debtor's Initials /S/ LH Joint Debtor's Initials _____

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NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) pursuant to 11 U.S.C. § 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

| CREDITOR'S NAME | COLLATERAL | 910* CLM | APPROX. AMT. OWED | VALUE | INT. PAY RATE | VALUE OR AMT. OWED |
|-----------------------|------------------------|-------------|----------------------|--------------------|---------------|-----------------------|
| <u>Wells Fargo</u> | <u>2011 Chevy HHR</u> | <u>no</u> | <u>\$12,245.00</u> | <u>\$ 9,427.50</u> | <u>5%</u> | <u>Value</u> |
| <u>First Heritage</u> | <u>Air conditioner</u> | <u>n/a</u> | <u>\$ 1,280.00</u> | <u>\$ 900.00</u> | <u>5%</u> | <u>Value</u> |

* The column for _910 CLM_ applies to both motor vehicles and _any other thing of value_ as used in the _hanging paragraph_ of 11 U.S.C. § 1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

| CREDITOR'S NAME | COLLATERAL | APPROX. AMT. OWED | PROPOSED TREATMENT |
|-----------------------------|-----------------------------|-------------------|----------------------|
| <u>United Consumer Fin.</u> | <u>Kirby Vacuum Cleaner</u> | <u>\$1,218.00</u> | <u>Abandon/pay 0</u> |
| | | <u>\$</u> | |

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

| CREDITOR'S NAME | APPROX. AMT. OWED | CONTRACTUAL MO. PMT. | PROPOSED TREATMENT |
|-----------------|-------------------|----------------------|--------------------|
| | <u>\$</u> | <u>\$</u> | |

SPECIAL PROVISIONS which may apply to any or all payments to be paid through the plan, including, but not limited to, adequate protection payments:

GENERAL UNSECURED CLAIMS total approximately \$ 24,541.53. Such claims must be *timely filed* and not disallowed to receive payment as follows: IN FULL (100%), 0 %(percent) MINIMUM, or a total distribution of \$ _____, with the Trustee to determine the percentage distribution. *Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.*

Total attorney fee charged: \$ 3,200.00
 Attorney fee previously paid: \$ 355.00
 Attorney fee to be paid in plan: \$ 2,845.00

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co./Agent

Attorney for Debtor (Name/Address/Phone/Email)

Elizabeth Johnson Spell, MSB # 102317
Robert E. Moorehead, Attorneys at Law, PLLC
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DATED: 4/30/2015

DEBTOR'S SIGNATURE /S/ Lucretia Howard

JOINT DEBTOR'S SIGNATURE _____

ATTORNEY'S SIGNATURE /S/ Elizabeth Johnson Spell

Form Effective: October 1, 2011

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